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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	 Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name						
	Write the name that is on your government-issued picture identification (for example, your driver's	NIMISHA First name	First name				
	license or passport).	Middle name	Middle name				
	Bring your picture identification to your meeting with the trustee.	BHATT					
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)				
2.	All other names you have used in the last 8 years	FKA NIMISHA KUMAR					
	Include your married or maiden names.						
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8443					

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Debtor 1 NIMISHA BHATT

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)			
	doing business as names	Estamolo name(e)	Business name(s)			
		EINs	EINs			
5.	Where you live	9318 Bundoran Drive	If Debtor 2 lives at a different address:			
		Orland Park, IL 60462 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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⊃ar	t 2: Tell the Court About	Your Ba	ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Ch	napter 7					
		☐ Ch	napter 11					
		☐ Ch	napter 12					
		☐ Ch	napter 13					
3.	How you will pay the fee		about how yo	ou may pay. Ty attorney is sub	pically, if you are paying	the fee yourself, you	lerk's office in your local cour may pay with cash, cashier's orney may pay with a credit c	check, or money
					stallments. If you choos ots (Official Form 103A).	e this option, sign and	attach the Application for Inc	dividuals to Pay
		_	I request that but is not req applies to yo	at my fee be w uired to, waive ur family size a	aived (You may request your fee, and may do so nd you are unable to pa	o only if your income is by the fee in installmen	are filing for Chapter 7. By last less than 150% of the official ts). If you choose this option, (3B) and file it with your petition)	al poverty line that you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	■ No						
			District		When		Case number	
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No						
			Debtor				Relationship to you	
			District		When		_ Case number, if known	
			Debtor				Relationship to you	
			District		When		Case number, if known	
11.	Do you rent your residence?	■ No		ine 12. our landlord obt	ained an eviction judgm	ent against you and d	o you want to stay in your res	sidence?
				No. Go to line	12.			
				Yes. Fill out II bankruptcy pe		n Eviction Judgment A	gainst You (Form 101A) and	file it with this

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Debtor 1 NIMISHA BHATT

Case number (if known)

ar	13: Report About Any Bu	sinesses	You Owr	າ as a Sole Proprieto	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of busi	ness			
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State	e & ZIP Code			
	it to this petition.		Chec	k the appropriate box	to describe your business:			
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real !	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))			
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, so and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).						
	For a definition of small	■ No.	I alli I	not filing under Chapt	lei 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code	1, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am f	filing under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.			
ar	Report if You Own or	Have Any	Hazardo	ous Property or Any	Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?				
	public health or safety?							
	Or do you own any property that needs immediate attention?			diate attention is , why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
	O			-	Number, Street, City, State & Zip Code			

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Debtor 1 **NIMISHA BHATT**

Case number (if known)

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

10/21/17 2:05PM

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

> I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 NIMISHA BHATT		Document	Page 6 of 58	10/21/17 2:05PM P r (if known)			
Part	6: Answer These Questi	ions for R	deporting Purposes					
	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose."						
	,		☐ No. Go to line 16b.	у,				
			Yes. Go to line 17.					
		16b.	Are your debts primarily business money for a business or investment		,			
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe that	t are not consumer debts or busines	ss debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go t	to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available		perty is excluded and administrative expense ?			
	administrative expenses		■ No					
	are paid that funds will be available for distribution to unsecured creditors?		Yes					
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1 □ 200-9	9 199	□ 1,000-5,000 □ 5001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000			
19.	How much do you estimate your assets to be worth?	□ \$100	001 - \$100,000 ,001 - \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	\$500,000,001 - \$1 billion \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$100	001 - \$100,000 ,001 - \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion			
Part	7: Sign Below							
For	you	I have ex	xamined this petition, and I declare un	der penalty of perjury that the inform	mation provided is true and correct.			
			chosen to file under Chapter 7, I am a states Code. I understand the relief av		, under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.			
			If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request	t relief in accordance with the chapter	of title 11, United States Code, spe	ecified in this petition.			
		bankrupt and 357	tcy case can result in fines up to \$250		or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519			
		NIMISH	IA BHATT e of Debtor 1	Signature of Debto	or 2			

Executed on October 21, 2017

MM / DD / YYYY

Executed on

MM / DD / YYYY

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Debtor 1 NIMISHA BHATT

Case number (if known)

10/21/17 2:05PM

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Richard	d L. Hirsh	Date	October 21, 2017	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Richard L.	. Hirsh			
Printed name				
Richard L.	Hirsh, P.C.			
Firm name				
1500 Eisei	nhower Lane			
Suite 800				
Lisle, IL 60	0532-2135			
Number, Street,	City, State & ZIP Code			
Contact phone	630 434-2600	Email address	richala@sbcglobal.net	
1225936				
Bar number & S	tate			

Page 8 of 58 Document Fill in this information to identify your case: Debtor 1 **NIMISHA BHATT** First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number

☐ Check if this is an amended filing

Official Form 106Sum

(if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	355,700.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	329,098.62
	1c. Copy line 63, Total of all property on Schedule A/B	\$	684,798.6
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	445,726.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	209,607.30
	Your total liabilities	\$	655,333.30
Par	t 3: Summarize Your Income and Expenses		
l.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,124.00
i.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	7,033.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
	■ Yes		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Document Page 9 of 58
Case number (if known)

Taratal atalas

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 NIMISHA BHATT

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	118,457.21
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	118,457.21

	Case	17-3157	3 Doc 1		10/21/17 cument	Entered 10/21	/17 14:07	:51 De	sc Main	10/21/17 2:05P
Fill in t	his informati	on to identify	y your case an							
Debtor		NIMISHA BI		Alalla Nassa		Last Name				
Debtor:		First Name	N	Middle Name		Last Name				
Spouse, i	if filing)	First Name	N	Middle Name		Last Name				
Jnited 9	States Bankru	ptcy Court fo	r the: NORTI	HERN DIST	TRICT OF ILLIN	NOIS				
Case no	umber					-				t if this is an ded filing
_		106A/E	<u>3</u> roperty	•						12/15
nink it fi nformati nswer e	ts best. Be as on. If more spevery question	complete and ace is needed,	accurate as pos attach a separa	ssible. If two ite sheet to t	o married people this form. On the	in asset fits in more than de are filing together, both a e top of any additional pag	re equally resp	onsible for su	pplying corre	ect
Part 1:	Describe Eacl	h Residence, E	Building, Land, o	or Other Rea	I Estate You Ow	n or Have an Interest In				
■ Yes	. Go to Part 2.	property?								
1.1 93	18 BUNDO	RAN DR		Wha		? Check all that apply				
		ilable, or other de	scription		Condominium		the amoun	luct secured cla t of any secure Who Have Clain	d claims on Ś	chedule D:
Oı	rland Park	IL	60462-000	<u> </u>		or mobile home	Current va		Current val	
City	/	State	ZIP Code		Investment pro	operty	\$3	55,700.00	\$3	55,700.00
				∟ □ Who		in the property? Check one	_ (such as f	he nature of y ee simple, ten e), if known.		•
					Debtor 1 only	and property conservant	Fee sim	ple		
	ook				-					
Coi	unty				At least one of	the debtors and another	(see in	k if this is con structions)	munity prope	erty
					er information your perty identification	ou wish to add about this i on number:	item, such as lo	ocal		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

\$355,700.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Case number (if known) Document Debtor 1 **NIMISHA BHATT** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put **HONDA** Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: HR-V Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2017 Year: Debtor 2 only Current value of the Current value of the 12,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Location: 9318 Bundoran Drive, \$16,000.00 \$16,000.00 Orland Park IL 60462 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **HONDA** Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: **ACCORD** Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 2012 Year: Debtor 2 only Current value of the Current value of the 140,000 Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Location: 9318 Bundoran Drive, \$4,000.00 \$4,000.00 Orland Park IL 60462 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$20,000.00 Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Location: 9318 Bundoran Drive, Orland Park IL 60462 20amps, 3 bookcases 2 TVs; VCR; 2 talbles; 10 chairs; 5lamps; 3 be3ds, chair; 3 dressers; 2 chect of de3drawer; 3desk; mirror; 5lamps; 2 computers; kithceh table; microwavel refrigerator; dishwasher; washer; dryer; stove; dishes; cookware; sewing machine, vacuum; iron; camera; tools; power tools \$2,033.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

□ No

Yes. Describe.....

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Case number (if known) Document Debtor 1 **NIMISHA BHATT** Location: 9318 Bundoran Drive, Orland Park IL 60462 (3) mobile \$200.00 phones. 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No Yes. Describe..... Location: 9318 Bundoran Drive, Orland Park IL 60462 - trumpet, \$200.00 piano (daughter and son) 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Location: 9318 Bundoran Drive, Orland Park IL 60462 basic women's wearing apparel \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Location: 9318 Bundoran Drive, Orland Park IL 60462 \$1,000.00 4 bracelets; 7 pair earrings; chain; necklace

Non-farm animals

Examples: Dogs, cats, birds, horses

No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,733,00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

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Case number (if known) Document Debtor 1 **NIMISHA BHATT** 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$40.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... CHASE bank account number ending 4236 \$1,008.00 17.1. Checking **Money Market** CHASE bank account number ending 4632 \$2.72 Savings 17.2. CHASE bank account number ending 3695 \$6.00 17.3. **Savings** TCF National Bank, 800 Burr Ridge Pkwy, Burr Ridge, IL 60527 account number ending Daughter's bank account -- UGMA account \$167.00 17.4. Checking held for daughter TCF National Bank, 800 Burr Ridge Pkwy, Burr Ridge, IL 60527 account number ending Daughter's bank account UGMA accounth \$500.00 Savings 17.5. eld for daughter 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

Yes. List each account separately.

Type of account: Institution name:

Pension: Public School Retirement System of Missouri PSRS - Public System of Missouri

\$40,842.99

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Case number (if known) Document Debtor 1 **NIMISHA BHATT** Pension: Teachers' **Teachers' Retirement System** \$103.481.48 **Retirement System Pension** TIAA \$23,831.14 401(k) **Fidelity Investments** \$43,972.53 403(b) Oppenheimer Funds 403(b) plan under \$81,547.15 current employer 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you

No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

☐ Yes. Give specific information..

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Case number (if known) Document Debtor 1 **NIMISHA BHATT** 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ No Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: **New York Life Insurance Company -**death benefit \$500.000 **Outstanding Loan Policy Balance** \$9,966.61 \$39,948.03 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$305.365.62 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

Describe All Property You Own or Have an Interest in That You Did Not List Above

No. Go to Part 7.

☐ Yes. Go to line 47.

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

No

Part 7:

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Case number (if known) Document Debtor 1 **NIMISHA BHATT**

List the Totals of Each Part of this Form Part 8: Part 1: Total real estate, line 2 \$355,700.00 55. Part 2: Total vehicles, line 5 56. \$20,000.00 Part 3: Total personal and household items, line 15 57. \$3,733.00 58. Part 4: Total financial assets, line 36 \$305,365.62 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$329,098.62 \$329,098.62 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$684,798.62

Official Form 106A/B Schedule A/B: Property page 7

		Documer	nt Page 17 of 58	10/21/17 2.03F1
Fill in this infor	mation to identify your	case:		
Debtor 1	NIMISHA BHATT			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property	You Claim as Exempt
-------------------------------	---------------------

1.	Which set of	exemptions are yo	u claiming?	Check one only,	even if yo	our spouse is	filing with	you.
----	--------------	-------------------	-------------	-----------------	------------	---------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Schedule A/B that lists this property	Current value of the portion you own	wn		Specific laws that allow exemption	
		Copy the value from Schedule A/B				
	9318 BUNDORAN DR Orland Park, IL 60462 Cook County	\$355,700.00		\$15,000.00	735 ILCS 5/12-901	
	Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
	2017 HONDA HR-V 12,000 miles Location: 9318 Bundoran Drive,	\$16,000.00		\$4,000.00	735 ILCS 5/12-1001(b)	
(Orland Park IL 60462 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
	2017 HONDA HR-V 12,000 miles Location: 9318 Bundoran Drive,	\$16,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
	Orland Park IL 60462 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
	Location: 9318 Bundoran Drive, Orland Park IL 60462 basic women's	\$300.00		100%	735 ILCS 5/12-1001(a)	
	wearing apparel Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		
	Pension: Public School Retirement System of Missouri: PSRS - Public	\$40,842.99		100%	40 ILCS 5/16-190, 5/17-151	
	System of Missouri Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		

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Case number (if known) Document

ebtor 1	NIMISHA BHATT	Boodinent		Case number (if known)	
	description of the property and line on edule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	sion: Teachers' Retirement tem: Teachers' Retirement	\$103,481.48		100%	40 ILCS 5/16-190, 5/17-151
Sys				100% of fair market value, up to any applicable statutory limit	
	sion: TIAA from Schedule A/B: 21.3	\$23,831.14		100%	735 ILCS 5/12-1006
LIIIO	nom conceancy v.Z. = no			100% of fair market value, up to any applicable statutory limit	
	(k): Fidelity Investments	\$43,972.53		100%	735 ILCS 5/12-1006
LINE	e from Schedule A/B: 21.4			100% of fair market value, up to any applicable statutory limit	
	(k): Fidelity Investments	\$43,972.53		100%	215 ILCS 5/238
LITE ITO	Holli ochedate Alb. 2114			100% of fair market value, up to any applicable statutory limit	
403(b): Oppenheimer Funds 403(b) plan under current employer	\$81,547.15		100%	735 ILCS 5/12-1006	
•	from Schedule A/B: 21.5			100% of fair market value, up to any applicable statutory limit	
	(b): Oppenheimer Funds 403(b)	\$81,547.15		100%	735 ILCS 5/12-1006
•	from Schedule A/B: 21.5			100% of fair market value, up to any applicable statutory limit	
	V York Life Insurance Company	\$9,966.61		\$9,966.61	215 ILCS 5/238
Outstanding Loan Policy Balance \$39,948.03 Line from <i>Schedule A/B</i> : 31.1				100% of fair market value, up to any applicable statutory limit	
dea Out \$39 Line	th benefit \$500,000 standing Loan Policy Balance ,948.03 from Schedule A/B: 31.1 you claiming a homestead exemption of the distance of the di	of more than \$160,375 3 years after that for ca	5? ses fi	100% of fair market value, up to any applicable statutory limit	t.)
Yes. Did you acquire the property covered No	90	d by the exemption wi	thin 1	,215 days before you filed this case?	,

Yes

Document Page 19 of 58 Fill in this information to identify your case: Debtor 1 NIMISHA BHATT Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. claim If any \$355,700.00 JP MORGAN CHASE Describe the property that secures the claim: Unknown Unknown Creditor's Name 9318 BUNDORAN DR Orland Park, IL 60462 Cook County As of the date you file, the claim is: Check all that P.O. BOX 24696 Columbus, OH 43224 □ Contingent Number, Street, City, State & Zip Code □ Unliquidated □ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ■ Debtor 1 only An agreement you made (such as mortgage or secured car loan) Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another ☐ Judgment lien from a lawsuit ☐ Check if this claim relates to a Loan written off by lender Other (including a right to offset) community debt Date debt was incurred 2007 / 2010 Last 4 digits of account number \$445,726.00 \$355,700.00 \$90,026.00 Seterus Inc Describe the property that secures the claim: Creditor's Name 9318 BUNDORAN DR Orland Park. IL 60462 Cook County As of the date you file, the claim is: Check all that 14523 Sw Millikan Way St apply. Beavertton, OR 97005 ☐ Contingent Number, Street, City, State & Zip Code Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ■ Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another

☐ Check if this claim relates to a

community debt

First Mortgage

Judgment lien from a lawsuit

Other (including a right to offset)

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Debto	or 1 NIMISHA E	ЗНАТТ		Cas	se number (if know)
	First Name	Middle Name	Last Name		
		Opened 03/10 Last Active			
Date o	debt was incurred	3/01/17	Last 4 digits of account number	5342	
۸ ما ما	the deller velve of	ivava antrias in Calvan	A on this ware. Write that number h		¢445 726 00
		•	n A on this page. Write that number hollar value totals from all pages.	iere:	\$445,726.00
	e that number here		onar rando rotaro nom an pageo.		\$445,726.00
Part 2	2: List Others to	o Be Notified for a D	ebt That You Already Listed		
trying than o	to collect from you one creditor for any	u for a debt you owe to	someone else, list the creditor in Pa listed in Part 1, list the additional cre	rt 1, and then	eady listed in Part 1. For example, if a collection agency is list the collection agency here. Similarly, if you have more you do not have additional persons to be notified for any
	Name, Number, St	reet, City, State & Zip Co	ode	On which lir	ne in Part 1 did you enter the creditor? 2.2
	c/o McCalla R 1 N Dearborn Chicago, IL 60	St #1200		Last 4 digits	s of account number <u>rklL</u>
	Cilicago, IL ot	J002			
	Name, Number, St	reet, City, State & Zip Co	ode	On which lir	ne in Part 1 did you enter the creditor? 2.2
	1 North Dearb	orn		Last 4 digits	s of account number
	Suite 1200 Chicago, IL 60	0602			
		reet, City, State & Zip Co	ode	On which lir	ne in Part 1 did you enter the creditor?
	Seterus PO BOX 1077			Last 4 digits	s of account number 5342
	Hartford, CT 0	Jb143			

	Cas	se 17-31573	DOC 1 F	-11ea 10/21/17 Document	Entere Page 2	ed 10/21/17 14:07:51 1 of 58	L Desc Mair	10/21/17 2:05PM
Fill in	this informa	ation to identify yo	ur case:	1200.000	1 7101.7	1 (11 . 10)		
Debto		NIMISHA BHAT	_					
Dobio		First Name	Middle N	Name	Last Name			
Debto								
(Spouse	e if, filing)	First Name	Middle N	Name	Last Name			
United	d States Ban	kruptcy Court for the	: NORTHER	N DISTRICT OF ILI	LINOIS			
Case	number							
(if knowr							☐ Check if thi	s is an
							amended fi	ling
Offic	ial Form	106E/F						
-		F: Creditors	Who Have	linsacurad	Claims		1	2/15
						Part 2 for creditors with NONPRI		
Schedu left. Atta	lle D: Creditor ach the Conti nd case numl	rs Who Have Claims S nuation Page to this p ber (if known).	Secured by Prope page. If you have	erty. If more space is a no information to rep	needed, copy	any creditors with partially secu the Part you need, fill it out, nun do not file that Part. On the top o	ber the entries in the	boxes on the
Part 1		of Your PRIORITY						
_		s have priority unsec	ured claims agair	nst you?				
	No. Go to Pa	rt 2.						
	Yes.	(V NONDDIO						
Part 2		of Your NONPRIOR						
	-	s have nonpriority un		_ ,				
Ц	No. You have	e nothing to report in thi	s part. Submit this	form to the court with	your other sche	edules.		
	Yes.							
uns tha	secured claim	, list the creditor separa	tely for each claim	n. For each claim listed	I, identify what t	b holds each claim. If a creditor has type of claim it is. Do not list claims three nonpriority unsecured claim	already included in Pa	art 1. If more
							Total cla	im
4.1	Amex			Last 4 digits of acc	ount number	3983		\$1,148.00
		Creditor's Name				Opened 07/10 Leet Act	lvo	
	Correspo			When was the debt	incurred?	Opened 07/10 Last Act 11/12/15	ive	
		TX 79998						
		eet City State Zlp Code red the debt? Check or		As of the date you	file, the claim	is: Check all that apply		
	_		ie.					
	■ Debtor 1	-		Contingent				
	Debtor 2	•		☐ Unliquidated				
		and Debtor 2 only		☐ Disputed Type of NONPRIOR	ITY unsecure	d claim:		
	_	one of the debtors and		Student loans	ari unscoule	u viailli.		
	debt	f this claim is for a consumers.	minumity			aration agreement or divorce that y	ou did not	
	■ No			☐ Debts to pension	or profit-sharin	g plans, and other similar debts		
	☐ Yes			Other. Specify	Credit Card	<u> </u>		

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Debtor 1 NIMISHA BHATT Case number (if know) 4.2 \$102.00 Amex Last 4 digits of account number 3789 Nonpriority Creditor's Name Correspondence Opened 10/09 Last Active Po Box 981540 When was the debt incurred? 10/04/17 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.3 **Bank Of America** Last 4 digits of account number 7427 \$2,178.00 Nonpriority Creditor's Name Nc4-105-03-14 Opened 01/12 Last Active Po Box 26012 When was the debt incurred? 12/01/14 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other. Specify 4.4 \$691.00 **Capital One** Last 4 digits of account number 7504 Nonpriority Creditor's Name Attn: Bankruptcy Opened 03/17 Last Active Po Box 30253 When was the debt incurred? 9/23/17 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Credit Card

Debtor 1 NIMISHA BHATT

4.5	Chase Card	Last 4 digits of account number	0488	\$8,127.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 10850	When was the debt incurred?	Opened 08/07 Last Active 12/09/15	
	Wilmington, DE 19850 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other Specify Credit Card		
4.6	Chase Card	Last 4 digits of account number	7282	\$7,236.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 01/06 Last Active 11/17/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.7	Chase Card	Last 4 digits of account number	6410	\$5,569.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 04/10 Last Active 11/20/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	

Document

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Debtor	1 NIMISHA BHATT		Case number (if know)					
4.8	Chicago Heights Police Dept Nonpriority Creditor's Name	Last 4 digits of account number	8LCB	\$200.00				
	1601 S Halsted St Chicago Heights, IL 60411	When was the debt incurred?	6/27/16					
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply					
	Who incurred the debt? Check one.							
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not					
	No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify Traffic Viol	ation					
4.9	City of Berwyn	Last 4 digits of account number	6419	\$200.00				
	Nonpriority Creditor's Name ATTN: Traffic Violations 6401 W 31st St	When was the debt incurred?	6/21/16	<u>.</u>				
	Berwyn, IL 60402	_						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i						
	_							
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim					
	At least one of the debtors and another	Student loans						
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims	and a ground and a control of the co					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify Traffic Viol	ation					
4.1	City of Laurel	Last 4 digits of account number	8743	\$100.00				
	Nonpriority Creditor's Name	_						
	Red Light Camera Enforcement PO BOX 742503	When was the debt incurred?	7/31/16					
	Cincinnati, OH 45274-2503 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply					
	Who incurred the debt? Check one.	,	,					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	☐ Yes	■ Other. Specify Traffic Viol	ation					

Debtor 1 NIMISHA BHATT

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City of Palos Hills	Last 4 digits of account number 6849	\$100.00
Nonpriority Creditor's Name Dept of Police Citations 10335 S Roberts Rd	When was the debt incurred? 10/11/17	
Palos Hills, IL 60465 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Traffic Violation	
City of Palos Hills	Last 4 digits of account number 8801	\$200.00
Nonpriority Creditor's Name		·
Dept of Police Citations 10335 S Roberts Rd	When was the debt incurred? 6/4/16	
Palos Hills, IL 60465	As at the date was file the claim in Ot 1 and 1	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
\square Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Traffic Violation	
City of Palos Hills	Last 4 digits of account number 5825	\$200.00
Nonpriority Creditor's Name		V _00.00
Dept of Police Citations 10335 S Roberts Rd	When was the debt incurred? 4/15/17	
Palos Hills, IL 60465	As of the date you file the claim in Observation that	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	□ Continued	
<u> </u>	Contingent	
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated	
☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		
□ Yes	■ Other. Specify Traffic Violation	

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4.1 4	City of Palos Hills	Last 4 digits of account number	6483	\$320.00	
·	Nonpriority Creditor's Name Dept of Police Citations 10335 S Roberts Rd	When was the debt incurred?	4/26/17		
	Palos Hills, IL 60465 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Traffic Viola	ation		
4.1	City of Palos Hills	Last 4 digits of account number	8102	\$100.00	
	Nonpriority Creditor's Name Dept of Police Citations	When was the debt incurred?	6/8/17		
	10335 S Roberts Rd Palos Hills, IL 60465	when was the debt incurred?	0/0/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	I claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims			
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Traffic Viola	ation		
4.1 6	Comenitybank/coldwcmc	Last 4 digits of account number	6413	\$5,495.00	
	Nonpriority Creditor's Name Comenity Bank Po Box 182125	When was the debt incurred?	Opened 11/11 Last Active 6/15/14		
	Columbus, OH 43218 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	76 of the date you me, the claim?	or oncor an that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	Other. Specify Credit Card			

Debtor 1 NIMISHA BHATT

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Debtor 1 NIMISHA BHATT 4.1 Illinois Tollway 0698 \$3,315.30 Last 4 digits of account number Nonpriority Creditor's Name ATTN: Violation Administration Ctr. When was the debt incurred? 2014 2700 Ogden Avenue **Downers Grove, IL 60515-1703** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Toll Violations ☐ Yes 4.1 Illinois Tollway 3335 \$864.80 Last 4 digits of account number 8 Nonpriority Creditor's Name ATTN: Violation Administration Ctr. 2014 When was the debt incurred? 2700 Ogden Avenue **Downers Grove, IL 60515-1703** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Toll Violations ☐ Yes 4.1 Jenner & Block LLP 0010 \$52,124.51 Last 4 digits of account number 9 Nonpriority Creditor's Name 353 N Clark St When was the debt incurred? 2012-2013 Chicago, IL 60654 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Attorneys' fees

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4.2	Kohls/Capital One	Last 4 digits of account number	2501	\$92.00
	Nonpriority Creditor's Name Kohls Credit Po Box 3043	When was the debt incurred?	Opened 11/15 Last Active 10/02/17	
	Milwaukee, WI 53201 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.2	Palos Health	Last 4 digits of account number	0879	\$107.47
	Nonpriority Creditor's Name PO BOX 83239 Chicago, IL 60691-0239	When was the debt incurred?	August 2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	rration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical Bil	<u> </u>	
4.2	Palos Health	Last 4 digits of account number	0879	\$1,215.73
	Nonpriority Creditor's Name PO BOX 83239 Chicago II 60601 0330	When was the debt incurred?	2016	
	Chicago, IL 60691-0239 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separate a priority plains.		
	Is the claim subject to offset?			
	■ No □ Yes			
	Li res	■ Other. Specify Medical Bil		

Debtor 1 NIMISHA BHATT

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Portfolio Recovery	Last 4 digits of account number 1993	\$330.00		
Nonpriority Creditor's Name Po Box 41067	When was the debt incurred? Opened 11/15	_		
Norfolk, VA 23541 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
Debtor 1 only	☐ Contingent			
Debtor 2 only	□ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	\square Debts to pension or profit-sharing plans, and other similar debts			
Yes	Factoring Company Account World Financial Network Bank	_		
Silver Cross Hospital Nonpriority Creditor's Name	Last 4 digits of account number 2810	\$1,134.28		
7008 Solution Center Chicago, IL 60677-7000	When was the debt incurred? 9/30/17	_		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	\square Debts to pension or profit-sharing plans, and other similar debts			
Yes	Other. Specify Medical Bill	_		
U.S, Dept Education	Last 4 digits of account number 5162	\$59,173.2°		
Nonpriority Creditor's Name Great Lakes Region 2401 INternational Lane Madison, WI 53704	When was the debt incurred? 2007	_		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.	,			
Debtor 1 only	☐ Contingent			
☐ Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community	■ Student loans			
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
No	\square Debts to pension or profit-sharing plans, and other similar debts			
□Yes	☐ Other. Specify			

Debtor 1 NIMISHA BHATT

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4.2 6	Us Dept Of Ed/Great Lakes Higher Educati	Last 4 digits of account number	8581	\$26,459.00	
	Nonpriority Creditor's Name Attn: Bankruptcy 2401 International Lane	When was the debt incurred?	Opened 11/11 Last Active 9/10/17		
	Madison, WI 53704 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify			
		Educationa			
4.2 7	Us Dept Of Ed/Great Lakes Higher Educati	Last 4 digits of account number	0577	\$21,476.00	
	Nonpriority Creditor's Name Attn: Bankruptcy 2401 International Lane Madison, WI 53704	When was the debt incurred?	Opened 10/08 Last Active 9/10/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	I claim:		
	At least one of the debtors and another	Student loans	· •		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not		
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin	n plans, and other similar debts		
	■ No □ Yes	☐ Other. Specify	g plans, and other similar debts		
	☐ Yes	Educationa			
	1	Educationa	•		
4.2 B	Us Dept Of Ed/Great Lakes Higher Educati	Last 4 digits of account number	1577	\$11,349.00	
	Nonpriority Creditor's Name Attn: Bankruptcy 2401 International Lane Madison, WI 53704	When was the debt incurred?	Opened 01/10 Last Active 9/10/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Check if this claim is for a community debt	Student loans	ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	□ Yes	Other. Specify			
		Educationa	I		

Part 3: List Others to Be Notified About a Debt That You Already Listed

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Debtor 1 NIMISHA BHATT

is trying to collect from you for a debt you owe to	someone else, list the original credit hat you listed in Parts 1 or 2, list the	hat you already listed in Parts 1 or 2. For example, if a collection agency or in Parts 1 or 2, then list the collection agency here. Similarly, if you additional creditors here. If you do not have additional persons to be				
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Amex	Line 4.1 of (Check one):					
Po Box 297871		Part 2: Creditors with Nonpriority Unsecured Claims				
Fort Lauderdale, FL 33329	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Amex	Line <u>4.2</u> of (<i>Check one</i>): □ Part 1: Creditors with Priority Unsecured Claims					
Po Box 8218		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Mason, OH 45040	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?				
Arnold Scott Harris, PC	Line 4.17 of (Check one):					
111 W Jackson Blvd Suite 600 Chicago, IL 60604-4135		Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number	0698				
Name and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?				
Arnold Scott Harris, PC	Line 4.18 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
111 W Jackson Blvd Suite 600		Part 2: Creditors with Nonpriority Unsecured Claims				
Chicago, IL 60604-4135	Last 4 digits of account number	0698				
Name and Address	On which entry in Part 1 or Part 2 did	Lyou list the original creditor?				
Bank Of America	Line 4.3 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims				
Po Box 982238		Part 2: Creditors with Nonpriority Unsecured Claims				
El Paso, TX 79998		— Fait 2. Greditors with Northholity offsecured Glaims				
	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	· ·				
Capital One	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
15000 Capital One Dr Richmond, VA 23238		Part 2: Creditors with Nonpriority Unsecured Claims				
Moninolia, VA 20200	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Chase Card	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
P.o. Box 15298		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Wilmington, DE 19850	Last 4 digits of account number	• •				
Name and Address Chase Card	On which entry in Part 1 or Part 2 did Line 4.6 of (Check one):	you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims				
P.o. Box 15298	Line 410 of (Officer Office).	Part 2: Creditors with Nonpriority Unsecured Claims				
Wilmington, DE 19850		Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Chase Card	Line 4.7 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
P.o. Box 15298		■ Part 2: Creditors with Nonpriority Unsecured Claims				
Wilmington, DE 19850	Last 4 digits of account number	, ,				
Name and Address	On which entry in Part 1 or Part 2 did	_				
Comenitybank/coldwcmc	Line 4.16 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims				
3100 Easton Square Pl Columbus, OH 43219		Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 did	Lyou list the original creditor?				
Illinois Collection Service Inc	Line 4.11 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims				
PO Box 1010	c. (c.166K 6116).	Part 2: Creditors with Nonpriority Unsecured Claims				
Tinley Park, IL 60477-9110		— Fart 2. Greditors with Montphonity Orisectived Oldinis				
	Last 4 digits of account number					

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Debtor 1 NIMISHA BHATT Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Illinois Collection Service Inc** Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1010 ■ Part 2: Creditors with Nonpriority Unsecured Claims Tinley Park, IL 60477-9110 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Illinois Collection Service Inc Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1010 Part 2: Creditors with Nonpriority Unsecured Claims Tinley Park, IL 60477-9110 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Illinois Collection Service Inc Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1010 ■ Part 2: Creditors with Nonpriority Unsecured Claims Tinley Park, IL 60477-9110 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Illinois Collection Service Inc Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1010 Part 2: Creditors with Nonpriority Unsecured Claims Tinley Park, IL 60477-9110 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Kohls/Capital One Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims N56 W 17000 Ridgewood Dr ■ Part 2: Creditors with Nonpriority Unsecured Claims Menomonee Falls, WI 53051 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Municipal Collection Services, Inc ☐ Part 1: Creditors with Priority Unsecured Claims Line 4.8 of (Check one): **PO Box 327** Part 2: Creditors with Nonpriority Unsecured Claims Palos Heights, IL 60463-0327 Last 4 digits of account number 8LCB On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Northwest Collectors Inc** Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3601 Algonquin Rd Suite 232 ■ Part 2: Creditors with Nonpriority Unsecured Claims Rolling Meadows, IL 60008 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Northwest Collectors Inc** Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3601 Algonquin Rd Suite 232 Part 2: Creditors with Nonpriority Unsecured Claims Rolling Meadows, IL 60008 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Northwest Collectors Inc** Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3601 Algonquin Rd Suite 232 Part 2: Creditors with Nonpriority Unsecured Claims Rolling Meadows, IL 60008 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Line **4.14** of (*Check one*): **Northwest Collectors Inc** ☐ Part 1: Creditors with Priority Unsecured Claims 3601 Algonquin Rd Suite 232 Part 2: Creditors with Nonpriority Unsecured Claims Rolling Meadows, IL 60008 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Northwest Collectors Inc.** Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 3601 Algonquin Rd Suite 232 Part 2: Creditors with Nonpriority Unsecured Claims Rolling Meadows, IL 60008 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Portfolio Recovery Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 120 Corporate Blvd Ste 1 Part 2: Creditors with Nonpriority Unsecured Claims

Norfolk, VA 23502

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Debtor 1 NIMISHA BHATT		Case number (if know)		
	Last 4 digits of account numl	ber		
Name and Address Silver Cross Hospital	On which entry in Part 1 or F Line 4.24 of (<i>Check one</i>):	urt 2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims		
1900 Silver Cross Blvd. New Lenox, IL 60451-9508		■ Part 2: Creditors with Nonpriority Unsecured Claims		
, , , , , , , , , , , , , , , , , , , ,	Last 4 digits of account number	ber 2810		
Name and Address	-	Part 2 did you list the original creditor?		
Sonnenschein Financial Services	Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Dept 128 PO Box 4115 Concord, CA 94524		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Concord, CA 94324	Last 4 digits of account numl	ber 8882		
Name and Address	On which entry in Part 1 or F	Part 2 did you list the original creditor?		
Us Dept Of Ed/Great Lakes Higher	Line 4.26 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims		
Educati Po Box 7860 Madison, WI 53707		■ Part 2: Creditors with Nonpriority Unsecured Claims		
madison, wi soror	Last 4 digits of account number	ber		
Name and Address		Part 2 did you list the original creditor?		
Us Dept Of Ed/Great Lakes Higher	Line 4.27 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Educati Po Box 7860 Madison, WI 53707		■ Part 2: Creditors with Nonpriority Unsecured Claims		
madison, W 1 33707	Last 4 digits of account numl	ber		
Name and Address	•	Part 2 did you list the original creditor?		
Us Dept Of Ed/Great Lakes Higher Educati	Line 4.28 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Po Box 7860		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Madison, WI 53707				
	Last 4 digits of account numl	ber		
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?			
Weltman, Weinberg & Reis 180 N. LaSAlle St.	Line 4.16 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims		
Suite 2400		■ Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago, IL 60601	Last 4 digits of account numl	ber		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 118,457.21
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 91,150.09

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Document

Page 34 of 58 Case number (if know) Debtor 1 NIMISHA BHATT

> Total Nonpriority. Add lines 6f through 6i. 6j. \$ 209,607.30

Official Form 106 E/F

Page 35 of 58 Document Fill in this information to identify your case: Debtor 1 **NIMISHA BHATT** First Name Middle Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	City		State	Zii Code	
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.5	,				
	Name				_
	Number	Street			
	City		State	ZIP Code	_
					·

	Case 11-31373 L	Docume		10/21/17 14.07.31 if 58	10/21/17 2:05Pf
Fill in this	information to identify your				
Debtor 1	NIMISHA BHATT				
Dahtar 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	per				☐ Check if this is an amended filing
	Form 106H ule H: Your Cod	ebtors			12/15
people are ill it out, ar		ally responsible for supp boxes on the left. Attach	lying correct informati the Additional Page to	ion. If more space is need	as possible. If two married ded, copy the Additional Page, f any Additional Pages, write
1. Do y	you have any codebtors? (If y	ou are filing a joint case, c	do not list either spouse	as a codebtor.	
■ No □ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,				ates and territories include
■ No	Go to line 3.				
	. Did your spouse, former spou	se, or legal equivalent live	with you at the time?		
in line Form 1	2 again as a codebtor only if	f that person is a guarant	or or cosigner. Make s	sure you have listed the o	rith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The credit Check all schedules the	or to whom you owe the debt hat apply:
3.1				☐ Schedule D, line	
1	Name			☐ Schedule E/F, line☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
1	Name			☐ Schedule E/F, line☐ Schedule G, line	
-	Number Street			_	

State

City

ZIP Code

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Fill	in this information to ide	entify your ca	ase:		•			
Deb	otor 1 NI	MISHA BH	ATT					
	otor 2 use, if filing)							
Uni	ted States Bankruptcy (Court for the	NORTHERN DISTRIC	CT OF ILLINOIS				
	se number						J	postpetition chapter owing date:
<u>O</u>	fficial Form 10	<u>)61</u>			Ī	/M / DD/ Y	YYY	-
So	chedule I: Yo	ur Inc	ome			, 22, .		12/15
spo atta	use. If you are separat	ed and you this form.	r spouse is not filing wi	ng jointly, and your spouse is livith you, do not include informational pages, write your name and	on abou	t your spo	use. If more	e space is needed,
1.	Fill in your employm information.	II in your employment formation.		Debtor 1		Debtor 2	or non-filir	ng spouse
	If you have more than one job,	Employment status	■ Employed		☐ Emplo	oyed		
	information about add	attach a separate page with information about additional	Employment status	☐ Not employed		☐ Not er	mployed	
	employers. Include part-time, sea	sonal, or	Occupation	Instr Support Specialist in Educ				
	self-employed work. Occupation may inclu-		Employer's name	American Institutes for Research				
	or homemaker, if it ap	plies.	Employer's address	1120 E Diehl Rd Suite 200 Naperville, IL 60563				
			How long employed to	here? 3 years		_		
Par	t 2: Give Details	About Mor	thly Income					
	mate monthly income use unless you are sepa		ate you file this form. If y	you have nothing to report for any	line, write	e \$0 in the	space. Inclu	de your non-filing
	u or your non-filing spou e space, attach a separa			ombine the information for all empl	oyers for	that perso	n on the line	s below. If you need
					For De	btor 1	For Debto	
2.			ry, and commissions (be		7	,564.00	\$	N/A

3.

0.00

7,564.00

+\$

\$

N/A

N/A

3.

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

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Debtor 1		NIMISHA BHATT		Case r	number (if known)			
					Debtor 1	non	Debtor 2 or -filing spouse	
	Cop	y line 4 here	4.	\$	7,564.00	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,782.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	378.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	180.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify: Health Savings Account	5h.+	\$	100.00	- \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	2,440.00	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	5,124.00	\$	N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8d. 8e. 8f.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance	8c. 8d. 8e.	\$ \$	0.00 0.00 0.00	\$ \$	N/A N/A N/A	
		that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	_ 8g.	\$	0.00	\$_	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	- \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
40	0-1-	sulate monthly income. Add For 7 - For 0			40400		N/A 6 5	10100
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$_		5,124.00 + \$_		N/A = \$5	5,124.00
11.	Stat Inclu	the all other regular contributions to the expenses that you list in <i>Schedule</i> and contributions from an unmarried partner, members of your household, your our friends or relatives. In the contribution of the expenses that you list in <i>Schedule</i> and the contribution of the expenses that you list in <i>Schedule</i> and the contribution of the expenses that you list in <i>Schedule</i> and the contribution of the expenses that you list in <i>Schedule</i> and the contribution of the expenses that you list in <i>Schedule</i> and the contributions to the expenses that you list in <i>Schedule</i> and the contributions to the expenses that you list in <i>Schedule</i> and the contributions to the expenses that you list in <i>Schedule</i> and the contributions from an unmarried partner, members of your household, your or the contributions to the expenses that you list in <i>Schedule</i> and the contributions to the expenses that you list in <i>Schedule</i> and the contributions to the expenses that you list in <i>Schedule</i> and the contributions that the contribution is the contribution of the contributio	depend		•		chedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The result is that amount on the Summary of Schedules and Statistical Summary of Certain lies					· [•	5,124.00
13.	Do y	you expect an increase or decrease within the year after you file this form? No.	,				Combine monthly	

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Fill	in this information to identify your case:					
Deb	otor 1 NIMISHA BHATT			Ch	eck if this is:	
<u>.</u>					An amended	ŭ
	ouse, if filing)					t showing postpetition chapter as of the following date:
Unit	ted States Bankruptcy Court for the: NORTH	IERN DISTRICT OF ILLING	OIS		MM / DD / YY	ΥY
l	se number					
O ₁	fficial Form 106J					
	chedule J: Your Exper	ises				12/15
Be info	as complete and accurate as possible. ormation. If more space is needed, atta mber (if known). Answer every question	If two married people are ch another sheet to this t	e filing together, both form. On the top of ar	are ed ny addi	qually responsi tional pages, w	ble for supplying correct
Par 1.	t 1: Describe Your Household Is this a joint case?					
	No. Go to line 2.					
	☐ Yes. Does Debtor 2 live in a separa	ate household?				
	☐ No ☐ Yes. Debtor 2 must file Offici	al Form 106J-2, <i>Expen</i> ses	for Separate Househo	ld of De	ebtor 2.	
2.	Do you have dependents? ☐ No					
	Do not list Debtor 1 and Debtor 2.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2	ship to	Dependen age	t's Does dependent live with you?
	Do not state the					□ No
	dependents names.		Son		15	Yes
			Doughton		47	□ No
			Daughter		17	Yes
						□ No □ Yes
						D res
						□ Yes
3.	expenses of people other than	No Yes				
Par	t 2: Estimate Your Ongoing Monthl	y Expenses				
exp	timate your expenses as of your bankru penses as of a date after the bankruptc plicable date.					
the	lude expenses paid for with non-cash or value of such assistance and have inc ficial Form 106I.)				You	r expenses
4.	The rental or home ownership expen payments and any rent for the ground o		nclude first mortgage	4.	\$	2,750.00
	If not included in line 4:					
	4a. Real estate taxes			4a.	\$	0.00
	4b. Property, homeowner's, or renter			4b.	·	0.00
	4c. Home maintenance, repair, and u			4c.	·	150.00
	 4d. Homeowner's association or cond 	aominium aues		4d.	Ф	161.00

0.00

5. Additional mortgage payments for your residence, such as home equity loans

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Debtor 1	NIMISHA	ВНАТТ	Case num	ber (if known)	
6. Utili	ties:				
6a.		heat, natural gas	6a.	\$	300.00
6b.	-	ver, garbage collection	6b.	· -	50.00
6c.		, cell phone, Internet, satellite, and cable services	6c.		250.00
6d.	Other. Spe		6d.	\$	0.00
		ekeeping supplies		\$	800.00
		hildren's education costs	8.	\$	300.00
		ry, and dry cleaning	9.	\$	100.00
	-	roducts and services	10.	\$	100.00
	-	ntal expenses	11.	\$	250.00
		Include gas, maintenance, bus or train fare.	11.	Ψ	230.00
	not include ca		12.	\$	400.00
		clubs, recreation, newspapers, magazines, and bo	oks 13.	\$	50.00
		ibutions and religious donations	14.	· -	20.00
5. Insu				<u> </u>	
		surance deducted from your pay or included in lines 4	or 20.		
	Life insura	, , ,	15a.	\$	400.00
15b.	Health insu	urance	15b.	\$	0.00
15c.	Vehicle ins	surance	15c.	\$	200.00
15d.	Other insu	rance. Specify:	15d.	\$	0.00
6. Tax	es. Do not in	clude taxes deducted from your pay or included in line	s 4 or 20.		
Spe		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	16.	\$	0.00
7. Inst	allment or le	ease payments:			
		ents for Vehicle 1	17a.	\$	0.00
17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00
17c.	Other. Spe	ecify:	17c.	\$	0.00
17d.	Other. Spe	ecify:	17d.	\$	0.00
8. You	r payments	of alimony, maintenance, and support that you did	not report as		
		our pay on line 5, Schedule I, Your Income (Official		\$	0.00
9. Oth	er payments	you make to support others who do not live with	you.	\$	0.00
Spe	cify:		19.		
		erty expenses not included in lines 4 or 5 of this fo	rm or on Schedule I: Yo	our Income.	
20a.	Mortgages	on other property	20a.		0.00
20b.	Real estate	e taxes	20b.	\$	0.00
20c.	Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
1. Oth	er: Specify:	school loans	21.	+\$	752.00
		nonthly expenses		.	7.000.00
	Add lines 4	_	F 400 C	\$	7,033.00
		2 (monthly expenses for Debtor 2), if any, from Official	Form 106J-2	\$	
22c.	Add line 22a	a and 22b. The result is your monthly expenses.		\$	7,033.00
Calc	rulate vour r	nonthly net income.			
	-	12 (your combined monthly income) from Schedule I.	23a.	\$	5,124.00
		monthly expenses from line 22c above.	23a. 23b.		7,033.00
200.	. Copy your	monany expenses nomina 220 above.	230.		1,033.00
230	Subtract v	our monthly expenses from your monthly income.			
200.		is your monthly net income.	23c.	\$	-1,909.00
		- ,			
4. Do y	ou expect a	in increase or decrease in your expenses within th	e year after you file this	form?	
		u expect to finish paying for your car loan within the year or d	you expect your mortgage	payment to increase of	or decrease because of a
_		terms of your mortgage?			
	lo.				
ΠY	'es.	Explain here:			

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Fill in this info	rmation to identify your	case:			
Debtor 1	NIMISHA BHATT				
Dobtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For Declara		n Individual	Debtor's Scl	hedules	12/15
obtaining mone years, or both.		connection with a bank			ement, concealing property, or 10, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sumr	nary and schedules filed	with this declaration	on and
X /s/ NIM	WISHA BHATT		X		
NIMIS	SHA BHATT ure of Debtor 1		Signature of D	Debtor 2	
Date	October 21, 2017		Date		

Fill	in this inform	nation to identify you	r case:			
	otor 1					
Der	JIOI I	NIMISHA BHATT	Middle Name	Last Name		
	otor 2 buse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
	se number				_	Check if this is an amended filing
Sta Be a	as complete a	of Financial	Affairs for Individ	re filing together, both are	equally responsible for sup	
Par	t 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is you	current marital statu	ıs?			
	☐ Married					
	■ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than w	vhere you live now?		
	■ No					
	_	t all of the places you l	ived in the last 3 years. Do not	t include where you live now	<i>1</i> .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. state			ver live with a spouse or legalifornia, Idaho, Louisiana, Nev			
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Off	icial Form 106H).		
Par	t 2 Explai	n the Sources of You	r Income			
4.	Fill in the total f you are filin	I amount of income yo	nployment or from operating u received from all jobs and al have income that you receive	Il businesses, including part	time activities.	endar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until	■ Wages, commissions,	\$76,597.40	☐ Wages, commissions,	

bonuses, tips

Operating a business

bonuses, tips

Operating a business

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Debtor 1 NIMISHA BHATT

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Case number (if known)

					Debtor 1					Debtor 2		
							_					
					Sources of ind Check all that a		(before	s income re deductions and sions)		Sources of inc Check all that a		Gross income (before deductions and exclusions)
	ast calculated as the contract of the contract			31, 2016)	■ Wages, combonuses, tips	nmissions,		\$85,932.0		☐ Wages, com conuses, tips	missions,	
					☐ Operating a	business			I	☐ Operating a	business	
					☐ Wages, combonuses, tips	nmissions,		\$-4,413.00		☐ Wages, com	missions,	
					Operating a	business			l	☐ Operating a	business	
				fore that: 31, 2015)	■ Wages, combonuses, tips	nmissions,		\$72,817.00		☐ Wages, com	missions,	
					Operating a	business			ı	Operating a	business	
L •	■ No		ce and t	Ü	ome from each so	ource separa	tely. Do ı	not include incom	e that	you listed in lin	e 4.	
					Debtor 1					Debtor 2		
					Sources of inc Describe below		each (before	s income from source re deductions and sions)	:	Sources of inc Describe below		Gross income (before deductions and exclusions)
Part :	3: Li	ist Cer	tain Pa	yments You	Made Before Yo	ou Filed for	Bankrup	otcy				
	Are eith ☑ No	. Ne ind	ither De ividual p	ebtor 1 nor Dorimarily for a	personal, family	narily consu , or househo	umer del Id purpos	ots. Consumer de se."				(8) as "incurred by an
				90 days befo	ore you filed for b	ankruptcy, di	id you pa	y any creditor a to	otal of	\$6,425* or moi	re?	
			No.	Go to line 7								
			l _{Yes} Subject	paid that cr not include	editor. Do not inc payments to an a	lude paymer attorney for t	nts for do his bankı	mestic support of	bligation	ons, such as ch	ild support ar	ne total amount you and alimony. Also, do
•	Ye				or both have prin	-		ots. y any creditor a to	otal of	\$600 or more?		
			No.	Go to line 7								
			Yes	include pay		tic support o		of \$600 or more a s, such as child s				creditor. Do not nclude payments to an
•	Credito	or's Na	ame and	d Address	Date	es of payme	ent	Total amount paid		Amount you still owe	Was this p	ayment for

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Debtor 1 NIMISHA BHATT

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Case number (if known)

7.	Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	☐ Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount yo still ow		this payment	
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cosi		ments or transfer a	ny property c	on account of a d	ebt that benefited an	
	No						
	Yes. List all payments to an insider Insider's Name and Address	Dates of navment	Total amount	Amount wa	Doggan fan	this navment	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount yo still ow		this payment litor's name	
	Identificational Astional Boundaries		•				
Pal	rt 4: Identify Legal Actions, Repossession	s, and Foreciosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.		•	,	•	•	
	□ No						
	Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case	
	Comenity Bank v Nimisha Bhatt 2017-M5-002716	Collection	Circuit Court of County Chicago, IL	f Cook	■ Pending□ On appeal□ Concluded		
	Federal National Mortgage Association v Nimisha Kumar, et al. 2017 CH 11470	Mortgage Foreclosure	Circuit Court of County	f Cook	■ Pending □ On appeal □ Concluded		
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		rty repossessed, fo	oreclosed, ga	rnished, attached	d, seized, or levied?	
	☐ No. Go to line 11.						
	Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		D	ate	Value of the property	
		Explain what happened				p p	
	Comenitybank/coldwcmc Comenity Bank Po Box 182125 Columbus, OH 43218	\$834 held by employ garnishment citation 10/23/2017				\$834.00	
		☐ Property was repossessed.					
		☐ Property was foreclos ☐ Property was garnishe					
	■ Property was garnished. □ Property was attached, seized or levied.						

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Page 45 of 58 Case number (if known) Document Debtor 1 **NIMISHA BHATT** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of

Email or website address Person Who Made the Payment, if Not You Richard L. Hirsh, P.C. 1500 Eisenhower Lane Suite 800 Lisle, IL 60532-2135 richala@sbcglobal.net

Attorney Fees & filing fee

transferred

payment

\$2,000.00

or transfer was

made

10/16/17

Address

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ase number (if known)

Debtor 1 **NIMISHA BHATT**

Person Who Was Paid Description and value of any property Date payment Amount of transferred Address or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You 10/17/17 **CC** Advising Inc Online credit counseling certificate \$9.76 www.ccadvising.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο п Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of payment Address transferred or transfer was made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. П Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. п Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details. Name of Financial Institution

Who else had access to it?

Address (Number, Street, City,

State and ZIP Code)

Describe the contents

Address (Number, Street, City, State and ZIP Code)

Do you still

have it?

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Debtor 1 **NIMISHA BHATT**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Describe the contents Do you still Who else has or had access Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. ☐ No Yes. Fill in the details. Value **Owner's Name** Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) \$667.00 **TCF Bank UGMA** account for minor Minor daughter Chicago, IL daughter age 17 Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case

Address (Number, Street, City,

State and ZIP Code)

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			Document	Page 48 of 58		10/21/17 2:05PM
Debtor 1	NIMISHA BHATT			Case number (if known)		

Part 1	1: Give Details About Your Business of	r Connections to Any Business	
27. W	ithin 4 years before you filed for bankrup	otcv. did vou own a business or have any o	of the following connections to any business?
		in a trade, profession, or other activity, eit	
		pany (LLC) or limited liability partnership	
	☐ A partner in a partnership		,
		xecutive of a corporation	
	☐ An owner of at least 5% of the voti	ng or equity securities of a corporation	
	No. None of the above applies. Go to	Part 12.	
	Yes. Check all that apply above and fi	II in the details below for each business.	
В	Business Name	Describe the nature of the business	Employer Identification number
_	Address Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.
		·	Dates business existed
Т	hiry-One Consulting	consumer pyramid sales	EIN:
		non	From-To March 2016-July 2016
Δ	Yes. Fill in the details below. lame Iddress Jumber, Street, City, State and ZIP Code)	Date Issued	
Part 1	2: Sign Below		
are tru with a 18 U.S. /s/ NI	e and correct. I understand that making a bankruptcy case can result in fines up to .C. §§ 152, 1341, 1519, and 3571. MISHA BHATT	a false statement, concealing property, or o \$250,000, or imprisonment for up to 20 ye	declare under penalty of perjury that the answers obtaining money or property by fraud in connection ars, or both.
	SHA BHATT ture of Debtor 1	Signature of Debtor 2	
	October 21, 2017	Date	
■ No □ Yes		nent of Financial Affairs for Individuals Filin ot an attorney to help you fill out bankrupto	
■ No			-
☐ Yes	. Name of Person Attach the Bankr	ruptcy Petition Preparer's Notice, Declaration,	and Signature (Official Form 119).

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		200	samone i ago io oi oo	
Fill in this infor	rmation to identify your	case:		
Debtor 1	NIMISHA BHATT			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	STRICT OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
Official Fo		n for Indi	viduals Filing Under Cl	hapter 7 12/15
	dividual filing under cha		ill out this form if:	
	ve claims secured by yo			
You must file th	ever is earlier, unless th	ithin 30 days afte	not expired. r you file your bankruptcy petition or by th he time for cause. You must also send cop	
	eople are filing together nd date the form.	in a joint case, b	oth are equally responsible for supplying	correct information. Both debtors must
	and accurate as possib your name and case num		is needed, attach a separate sheet to this	form. On the top of any additional pages,
Part 1: List Y	our Creditors Who Have	e Secured Claims		
1. For any credi	-	art 1 of Schedule	D: Creditors Who Have Claims Secured by	Property (Official Form 106D), fill in the
Identify the ci	reditor and the property t	nat is collateral	What do you intend to do with the prop secures a debt?	poerty that Did you claim the property as exempt on Schedule C?
name:	Seterus Inc		 ☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a 	□ No ■ Yes
Description of property	f 9318 BUNDORAN Park, IL 60462 Coo		Reaffirmation Agreement.	
securing debt	•	•	Retain the property and [explain]: to be determined in foreclosure I	itigation
Part 2: List Y	our Unexpired Persona	l Property Leases		
For any unexpir in the information	ed personal property le on below. Do not list rea	ase that you listed I estate leases. U	in Schedule G: Executory Contracts and	Unexpired Leases (Official Form 106G), fil effect; the lease period has not yet ended. § 365(p)(2).
Describe your	unexpired personal prop	perty leases		Will the lease be assumed?
Lessor's name:				□ No
Description of le Property:	eased			☐ Yes
Lessor's name: Description of le	eased			□ No
Property:				☐ Yes

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

Lessor's name:

☐ No

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Debtor 1	NIMISHA BHATT	Case number (if known)	
	on of leased		_
Property:			☐ Yes
Lessor's i	name: on of leased		□ No
Property:	on or leased		☐ Yes
Lessor's i			□ No
Description Property:	on of leased		☐ Yes
Lessor's i			□ No
Property:	on of leased		☐ Yes
Lessor's i			□ No
Description Property:	on of leased		☐ Yes
Part 3:	Sign Below		
	nalty of perjury, I declare that I have indicated my intention hat is subject to an unexpired lease.	about any property of my estate that sec	ures a debt and any personal
χ /s/ ľ	NIMISHA BHATT	X	
	ISHA BHATT ature of Debtor 1	Signature of Debtor 2	
Date	October 21, 2017	Date	

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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-31573 Doc 1 Filed 10/21/17 Entered 10/21/17 14:07:51 Desc Main Document Page 55 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	e NIMISHA BHA	λTΤ			Case N	o.	
				Debtor(s)	Chapte	r 7	
	DIS	SCL	OSURE OF COMP	PENSATION OF ATTO	RNEY FOR	DEBTOR(S)	
1.	compensation paid t	o me	within one year before the f	016(b), I certify that I am the attorn filing of the petition in bankruptcy on of or in connection with the bar	, or agreed to be p	aid to me, for servi	d that ces rendered or to
	For legal service	es, I l	nave agreed to accept		s	1,665.00	
	Prior to the fili	ng of t	this statement I have receive	ed	\$	1,665.00	-
	Balance Due					0.00	-
2.	\$ 335.00 of th		g fee has been paid.				
3.	The source of the co	mpen	sation paid to me was:				
	Debtor		Other (specify):				
4.	The source of comp	ensati	on to be paid to me is:				
	Debtor		Other (specify):				
5.	■ I have not agree	d to sl	hare the above-disclosed co	ompensation with any other person	unless they are m	embers and associa	ntes of my law firm.
				ensation with a person or persons or names of the people sharing in the			my law firm. A
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b. Preparation andc. Representation ofd. [Other provision	filing of the o s as no	of any petition, schedules, s debtor at the meeting of cred	endering advice to the debtor in det statement of affairs and plan which ditors and confirmation hearing, a d clarification.	h may be required;	;	bankruptcy;
7.	prosecut	e and		I fee does not include the following trecoveries, avoidances except tiled for details		trial of conteste	d matters, or any
				CERTIFICATION			
this	I certify that the forbankruptcy proceedi		g is a complete statement of	any agreement or arrangement for	r payment to me fo	or representation of	the debtor(s) in
	October 21, 2017			/s/ Richard L. Hir	rsh		
Date		Richard L. Hirsh					
				Signature of Attorna Richard L. Hirsh	•		
				1500 Eisenhowe			
				Suite 800			
				Lisle, IL 60532-2 ⁻ 630 434-2600 Fa			
				richala@sbcglob		,	
				Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	NIMISHA BHATT		Case No.	
		Debtor(s)	Chapter	7
	VEF	RIFICATION OF CREDITOR MA	TRIX	
		Number of C	reditors:	38
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of creditor	s is true and	correct to the best of my
Date:	October 21, 2017	/s/ NIMISHA BHATT NIMISHA BHATT Signature of Debtor		

Case 17-31573 Doc 1 Amex Correspondence Po Box 981540

EHREGOLO/121/6175 PEINTERPORTO/21/17 14:07:5/10RDASCOMAISE 1 Rage 57 of 58 Chicago Heights, IL 60411

P.O. BOX 24696 Columbus, OH 43224

Amex

Po Box 297871

El Paso, TX 79998

Fort Lauderdale, FL 33329

City of Berwyn ATTN: Traffic Violations 6401 W 31st St Berwyn, IL 60402

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Amex

Po Box 8218 Mason, OH 45040 City of Laurel Red Light Camera Enforcement PO BOX 742503 Cincinnati, OH 45274-2503

Kohls/Capital One N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Arnold Scott Harris, PC

111 W Jackson Blvd Suite 600 Chicago, IL 60604-4135

City of Palos Hills Dept of Police Citations 10335 S Roberts Rd Palos Hills, IL 60465

McCalle Raymer Oierce 1 North Dearborn Suite 1200 Chicago, IL 60602

Bank Of America Nc4-105-03-14 Po Box 26012

Greensboro, NC 27410

Comenitybank/coldwcmc Comenity Bank Po Box 182125 Columbus, OH 43218

Municipal Collection Services, Inc. PO Box 327 Palos Heights, IL 60463-0327

Bank Of America Po Box 982238 El Paso, TX 79998 Comenitybank/coldwcmc 3100 Easton Square Pl Columbus, OH 43219

Northwest Collectors Inc 3601 Algonquin Rd Suite 232 Rolling Meadows, IL 60008

Capital One Attn: Bankruptcy Po Box 30253

Salt Lake City, UT 84130

FNMA c/o McCalla Raymer et al 1 N Dearborn St #1200 Chicago, IL 60602

Palos Health PO BOX 83239 Chicago, IL 60691-0239

Capital One 15000 Capital One Dr Richmond, VA 23238

PO Box 1010 Tinley Park, IL 60477-9110

Illinois Collection Service Inc

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Chase Card Attn: Correspondence Dept Po Box 15298

Wilmington, DE 19850

Illinois Tollway ATTN: Violation Administration Ctr. 2700 Ogden Avenue Downers Grove, IL 60515-1703

Portfolio Recovery 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Chase Card P.o. Box 15298 Wilmington, DE 19850

Jenner & Block LLP 353 N Clark St Chicago, IL 60654

Seterus PO BOX 1077 Hartford, CT 06143 Seterus Inc Case 17-31573 Doc 1 Filed 10/21/17 Entered 10/21/17 14:07:51 Desc Main 14523 Sw Millikan Way St Document Page 58 of 58 Beavertton, OR 97005

Silver Cross Hospital 7008 Solution Center Chicago, IL 60677-7000

Silver Cross Hospital 1900 Silver Cross Blvd. New Lenox, IL 60451-9508

Sonnenschein Financial Services Dept 128 PO Box 4115 Concord, CA 94524

U.S, Dept Education Great Lakes Region 2401 INternational Lane Madison, WI 53704

Us Dept Of Ed/Great Lakes Higher Educati Attn: Bankruptcy 2401 International Lane Madison, WI 53704

Us Dept Of Ed/Great Lakes Higher Educati Po Box 7860 Madison, WI 53707

Weltman, Weinberg &Reis 180 N. LaSAlle St. Suite 2400 Chicago, IL 60601